

**Michelle M. Mitchell**

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**News**

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**FCC Issues Tentative Meeting Agenda Addressing Spoofing and Disabilities Access Before Federal Government Shutdown**  
**Kelley Drye & Warren LLP**

Just before suspending most operations due to the ongoing partial federal government shutdown, the FCC announced its tentative agenda for its next...

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**It's Official! Final Public Approval Regulations Now Reflect the 21st Century**  
**Bracewell LLP**

Treasury has released final regulations (the "Final Regulations") relating to the public approval requirements for private activity bonds (aka the...

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**The 2018 ICSC New York Deal Making Conference and The Emergence of Digital**

**Goulston & Storrs PC**

The ICSC New York Deal Making Conference ("NYDMC") was held at the Jacob Javits Convention Center from December 4 - 6. NYDMC is ICSC's second largest...

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**Michigan Small Wireless Communications Facilities Deployment Act Signed Into Law and FCC Small Cell Order Becomes Effective Soon** Michigan

**Dickinson Wright**

On December 12, 2018, Governor Snyder signed the small wireless communications facilities deployment act, Act No. 365 of the Public Acts of 2018 (the...

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**The Benefits of Federal Trademark Registration**

**Michael Best & Friedrich LLP**

While the Internet offers businesses a lot of new opportunities, it can also lead to issues with trademark infringement...

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**Retailers Beware: Santa Claus is Making a Come Back**

**FisherBroyles LLP**

Many of us were raised to believe that Santa Claus delivers our gifts before we wake up on Christmas Day. If you believe, behave, and send your wish...

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**The Tricky World of Cyberliability Insurance**

**Robinson & Cole LLP**

2018 was the year of hearing from clients that they are convinced that they "have cyberliability insurance" to finding out that they really don't...

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**Why Companies Should Start Treating Social Media Influencers Like Celebrities**

**Crowell & Moring LLP**

Companies should ensure that influencers are aware that sharing any image containing copyright-protected works might be infringing on third-party...

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**National Federation of the Blind Sues Epic Systems: New Chapter in Accessibility Litigation for Employers and Technology Vendors**

**Fredrikson & Byron PA**

In December 2018, the National Federation of the Blind (NFB) sued Epic Systems, a provider of one of the most widely-used electronic medical record...

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**True Lender: A Potential Ready Remedy**

**Pepper Hamilton LLP**

Online lenders continue to be plagued by "true lender" legal issues, including lawsuits from state Attorneys General and private litigants...

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**January Regulatory Dates for Broadcasters - The Shutdown Does Not Put Everything on Hold**

**Wilkinson Barker Knauer LLP**

We typically publish our article about upcoming regulatory dates before the beginning of each month, but this month, the looming FCC shutdown and...

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**Beyoncé's Company Sued Over Website Accessibility**  
**Frankfurt Kurnit Klein & Selz PC**

On January 3rd, Beyoncé's company Parkwood Entertainment LLC was hit with a class action lawsuit alleging that its website ([www.beyonce.com](http://www.beyonce.com)) denies...

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**Hack of Electrum Wallets Reaps over 200 Bitcoin (around \$750,000)**

**Robinson & Cole LLP**

The scheme worked like this: the attackers added anywhere between 33 and 50 malicious servers to the Eletrum wallet network. When legitimate owners...

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**Get a Head Start in 2019 - Leveraging Your Cyber Liability Insurance**

**Epstein Becker Green**

As 2019 begins, companies should seriously consider the financial and reputational impacts of cyber incidents and invest in sufficient and...

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**Not Just Fun and Games: The Demise of Toys "R" Us, Inc. and the Changing Face of Retail**

**Goulston & Storrs PC**

This year marks the first Christmas in modern memory without Toys "R" Us, Inc. The loss of the international toy seller leaves billions of dollars in...

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**Monitoring Mobility—The Current and Future Regulatory Landscape for Advanced Automotive Tech**

**Wilmer Cutler Pickering Hale and Dorr LLP**

"Now the most advanced tech you own is in your driveway" announces the closing line of a 2018 Nissan commercial. As cars have become synonymous with...

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**FCC Seeks Comment on GM Request for Waiver of RTT Requirements for Autonomous Vehicle Chat Feature**

**Kelley Drye & Warren LLP**

The FCC issued a Public Notice on December 26, 2018 seeking input on a petition from General Motors Holding LLC ("GM") that requests partial waiver of...

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**On point. - FINRA Communications Rules**

**Mayer Brown**

Rule 2210 governs three categories of "communications" by FINRA member firms: institutional communications, retail communications and correspondence...

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**HHS Issues Cybersecurity Practices for Health Care Industry**

**Robinson & Cole LLP**

Just before the New Year, the Department of Health and Human Resources (HHS) released voluntary cybersecurity practices for health care organizations...

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**SEC Issues Report on Exam Sweep Focused on Electronic Messaging**

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## **AUM Law**

On December 14, the Office of Compliance Inspections and Examinations (OCIE) at the U.S. Securities and Exchange Commission (SEC) published a Risk...

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## **SEC Issues Opinion Providing Guidance to Online Platform Operators**

### **Baker McKenzie**

The Securities and Exchange Commission issues opinion providing guidance to online platform operators to avoid foreign equity restrictions on...

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## **Privacy Tip #171 - Review and Control Your Online Footprint**

### **Robinson & Cole LLP**

It's a New Year, and a worthy New Year's resolution (besides shedding those pesky 10 pounds) is to review your online footprint and look for ways to...

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## **Brands warned over legal issues on alleged "scam" gambling platform**

### **MysteryBrand**

### **World Trademark Review**

A recently-launched gambling website, MysteryBrand, has caused controversy this week by undertaking paid promotions on major YouTube channels with...

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## **School Safety Commission Issues Report and Recommendations**

### **Atkinson Andelson Loya Ruud & Romo**

On December 18, 2018, the Federal Commission on School Safety—created by President Donald Trump in March 2018 after the Parkland, Florida school...

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## **HHS Issues Voluntary Cybersecurity Guidance for Health Care Industry**

### **FisherBroyles LLP**

Just before the start of the New Year, the Department of Health and Human Services issued "Health Industry Cybersecurity Practices: Managing Threats...

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## **Pass It On: Locks Don't Prevent Leaks**

### **Sheppard Mullin Richter & Hampton LLP**

It is common for individuals to see the "padlock icon" on their browser bar when visiting a website, and assume they are safe. Sadly, this assumption...

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## **2018: the year in privacy**

### **DLA Piper**

2018 was a landmark year in state consumer privacy legislation - the most important in recent memory. The year began with states updating - or in two...

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## **IT & Data Protection**



## **Multistate Settles with Neiman Marcus Over 2013 Data Breach** District of Columbia

### **Kelley Drye & Warren LLP**

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43 State Attorneys General and the District of Columbia announced yesterday a settlement with Neiman Marcus Group LLC resolving the states'...

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**FINRA Offers Member Firms Continued Guidance on Cybersecurity  
King & Spalding LLP**

On December 20, 2018, the Financial Industry Regulatory Authority (FINRA) issued a "Report on Selected Cybersecurity Practices" (the "Report") as part...

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**Robert Rogers' Standing Orders of the 75th Ranger Regiment Adapted for  
Cyber Warfare**

**Nelson Mullins Riley & Scarborough LLP**

Robert Rogers was the forebear of the United States Army Rangers. His rules have been adapted and modernized and are featured in the United States...

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**A Closer Look at California's New Privacy Regime: Two Critical Definitions**

California

**Patterson Belknap Webb & Tyler LLP**

Businesses covered by the recently enacted California Consumer Privacy Act of 2018 (CCPA) are scrambling to comply with the statute, which becomes...

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**Pennsylvania High Court Decision Regarding Data Breach Increases Litigation  
Risk for Companies Storing Personal Data** Pennsylvania

**Ropes & Gray LLP**

On November 21, 2018, the Supreme Court of Pennsylvania ruled in Dittman v. UPMC d/b/a The University of Pittsburgh Medical Center that an employer...

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**California to Hold Public Forums on California Consumer Privacy Act as Part of  
Rulemaking Process** California

**Squire Patton Boggs**

California's Consumer Privacy Act of 2018 ("CCPA") which was signed into law in June 2018 will take effect on January 1, 2020...

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**SEC OCIE National Exam Program Examination Priorities for 2019**

**Winston & Strawn LLP**

On December 20, 2018, the SEC's Office of Compliance Inspections and Examinations ("OCIE") released its annual list of examination priorities for 2019...

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**It's Blacked Out, But is it Really Redacted?**

**Sebaly Shillito + Dyer, A Legal Professional Association**

Defense counsel in the high profile criminal trial for former President Trump Campaign Manager Paul Manafort provided all lawyers, paralegals and...

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**All Eyes on E-Commerce: Largest Retail Law Developments Focus on Online  
Shopping** New Jersey

**Steptoe & Johnson LLP**

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As we put another year to rest and forge into 2019, it is helpful to look back at the biggest retail developments in 2018. Notably, almost all relate...

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#### **Evidence of Improvement for Patentability**

**Pearl Cohen Zedek Latzer Baratz**

There are different paths to overcoming an "Alice" (Alice Corp. Pty. Ltd. v. CLS Bank Int'l, 134 S.Ct. 2347 (2014)) related 35 U.S.C. § 101 rejection...

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#### **Prioritizing Cybersecurity to Protect Client Information from Data Breaches** **EffortlessLegal**

Holly Urban, CEO of EffortlessLegal Are you taking "reasonable efforts" to keep your clients' information safe from a data breach? In 2017, the ABA...

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#### **Energy Trends to Watch in 2019**

**Mintz**

The New Year has officially arrived, bringing with it exciting goals and predictions for the clean energy industry around the world. According to...

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#### **Healthcare Transactions: Year in Review**

**Bass, Berry & Sims PLC**

2018 marked a year of continued robust healthcare merger and acquisition activity, with deal volume surpassing that of 2017. The dollar...

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#### **Senate Bill Demonstrates Continued Interest in the Federal Acquisition Supply Chain**

**Morrison & Foerster LLP**

For years, United States security agencies have recognized a threat to government information technology systems posed by contractor supply chains...

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#### **HHS Issues Cybersecurity Guidance for Healthcare Organizations**

**Baker & Hostetler LLP**

Cyberattacks continue to rise across industries, and healthcare is no different. Eighty percent of U.S. physicians reported having experienced some...

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#### **The Murky Waters of Authorship in a Software World**

**Gordon Rees Scully Mansukhani**

It is quite common for parties to enter into agreements to develop software. Often times, one party has a general understanding of how they would...

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#### **The Latest on Predictive Coding**

**Reed Smith LLP**

We last reviewed the case law on predictive coding (also called "technology assisted review" ("TAR")), about 2 ½ years ago. Back then, we concluded:...

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#### **Privacy and Cybersecurity Issues to Watch in 2019**

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**Jackson Lewis PC**

Privacy and cybersecurity risks continue to emerge for organizations large and small. While by no means exhaustive, we briefly discuss some key issues...

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**Data Privacy in a Post-Murphy Landscape** Indiana**O'Melveny & Myers LLP**

This alert is the sixth in a series of alerts discussing updates and potential developments in light of the Supreme Court's decision in *Murphy v...*

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**Spotlight on Precise Location** California**Loeb & Loeb LLP**

The office of L.A. City Attorney Michael Feuer recently filed a complaint in Los Angeles County Superior Court against the makers of the Weather...

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**Regulatory Highlights of 2018** Ontario British Columbia**AUM Law**

The money laundering and terrorist financing environment has evolved substantially in the past few years. Registrants, exempt advisers and exempt...

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**Episode 245: "Pay no attention to the guns, the flashbang, and the handcuffs. You're free to go at any time."** Illinois

**Step toe & Johnson LLP**

Nate Jones, David Kris, and I kick off 2019 with a roundup of the month of news since we took our Christmas break. First, we break down the utterly...

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**Recent settlement with the OCR highlights the importance of HIPAA compliance when disclosing protected health information to vendors**

**Reed Smith LLP**

A Health Insurance Portability and Accountability Act of 1996 (HIPAA) covered entity's recent settlement with the U.S. Department of Health and Human...

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**SEC Announces Examination Priorities for 2019****Sidley Austin LLP**

On December 20, 2018, the Office of Compliance Inspections and Examinations (OCIE) of the U.S. Securities and Exchange Commission (the SEC) released...

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**HHS Releases Cybersecurity Guidance for Healthcare Organizations****Sidley Austin LLP**

On December 28, 2018, the U.S. Department of Health and Human Services (HHS) released a four-volume cybersecurity guidance document for healthcare...

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**Digitalization and the challenge of KYC for financial institutions****Kramer Levin Naftalis & Frankel LLP**

Procedures of due diligence are an essential part of compliance programs. As stated in the French Anti-corruption Agency 'recommandations (FAA) : "if...

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## **2018 the year in privacy**

### **DLA Piper**

2018 was a landmark year in state consumer privacy legislation - the most important in recent memory. The year began with states updating - or in two...

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## **California Department of Justice to Hold Six Public Forums on the CCPA**

California

### **Hogan Lovells**

The California Attorney General Xavier Becerra and the California Department of Justice will hold six public forums about the California Consumer...

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## **FINRA's 2018 Report on Cybersecurity Practices - Insider Threats If Your Program Only Focuses on External Threats, You are Only Halfway There**

### **McGuireWoods LLP**

On December 20, 2018, the Financial Industry Regulatory Authority (FINRA) released a report on cybersecurity practices for broker-dealers. Today's...

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## **Marriott Hotel reveals further details about records impacted by data breach; revises down number of affected records**

### **K&L Gates**

Late last year the Marriott Hotel announced that it had suffered a data breach, which affected approximately 500 million guests who made a hotel...

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## **SEC Staff Announces 2019 OCIE Examination Priorities**

### **Proskauer Rose LLP**

On December 20, 2018, the staff of the Office of Compliance Inspections and Examinations (OCIE) of the SEC announced its 2019 examination priorities...

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## **California and European Privacy FAQs: When would a "service provider" be considered a "business" for the purposes of the CCPA?**

California

### **Bryan Cave Leighton Paisner LLP**

The California Consumer Privacy Act ("CCPA") was enacted in early 2018 as a political compromise to stave off a poorly drafted, and plaintiff's...

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## **Federal Court Finds No Standing to Sue Based on Generic Privacy Invasion**

Illinois

### **Michael Best & Friedrich LLP**

On December 29, 2018, a court in the Northern District of Illinois granted summary judgment in favor of Google after finding that the plaintiffs...

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## **Waymo Autonomous Vehicle Ride-Share Service Raises Issues for Employers**

### **Fisher Phillips**

After a decade of testing and over 10 million miles driven on public roads, Waymo officially launched Waymo One, the country's first commercial...

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**Do the New Health Cybersecurity Guidelines Set a New Standard for Reasonable and Appropriate Safeguards?**

**Quarles & Brady LLP**

Nothing says happy holidays and happy New Year like a four-volume cybersecurity publication. On December 28, 2018, the U.S. Department of Health and...

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**Dataresolution.net Victim of Ryuk Ransomware Attack**

**Robinson & Cole LLP**

Dataresolution.net, a cloud hosting provider that reportedly supports over 30,000 businesses worldwide appears to be another recent victim of the...

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**Fintech in Brief: Issues to Consider in Connection with the CFPB's Proposed Product Sandbox and Policy Changes for No-Action Letters**

**Nutter McClennen & Fish LLP**

Bank, nonbank, and Fintech providers of consumer financial products and services may be able to reduce their exposure to compliance risk under the...

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**Financial Reporting in 2019: What Management and the Audit Committee Need to Know (and Ask)**

**Weil Gotshal & Manges LLP**

Top officials and staff from the SEC, the PCAOB and the FASB gathered in mid-December in Washington, D.C. at the 2018 AICPA Conference on Current SEC...

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**Directors and Officers Settle Over Yahoo Hack: A New Chapter in Derivative Litigation?** California

**Patterson Belknap Webb & Tyler LLP**

Yesterday, a Superior Court judge in Santa Clara, California approved what is believed to be the first monetary award to a company in a data...

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**Global Media Technology and Communications Quarterly - Autumn/Winter 18**  
**Hogan Lovells**

New laws and proposals are being introduced all around the world focusing on the protection of privacy and data in the Digital Economy. Hot on the...

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**Expanded CFPB Sandbox Promises Greater Protections for Fintech and Other Financial Services Companies**

**O'Melveny & Myers LLP**

A little more than four months after the Consumer Financial Protection Bureau (CFPB) announced the appointment of a new assistant director to lead the...

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**New ILMT Policy Could Increase Financial Exposure in IBM Audits**

**Scott & Scott, LLP**

IBM may be making it more difficult for IBM customers to qualify for sub-capacity licensing in virtualized environments...

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**City Attorney of Los Angeles Sues Popular Weather App Claiming Deceptive Collection and Sharing of Geolocation Data**

**Proskauer Rose LLP**

Yesterday, Los Angeles City Attorney Mike Feuer filed an unfair competition lawsuit on behalf of the People of the State of California against the...

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**Uber's Self-Driving Cars Set To Return To The Road In 2019: Reports**

**Fisher Phillips**

Gizmodo just published a story confirming that Uber has been "given the green light" to resume its testing of self-driving cars in Pennsylvania...

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**Electric Vehicle Tipping Point**

**Mintz**

For the first time ever, electric vehicle (EV) sales growth is surpassing internal combustion engine (ICE) vehicle sales growth in China. After ICE...

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**CFPB releases final policy on disclosure of HMDA data**

**Buckley Sandler LLP**

On December 21, the CFPB announced final policy guidance covering the loan-level HMDA data the Bureau intends to make publicly available in 2019. The...

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**Robots and OSHA**

**Cozen O'Connor**

In Will Smith's hit movie, I, Robot set in 2035 robots were allegedly governed by the Three Laws of Robotics which were originally created by Isaac...

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**Creating a Meaningful and Standardized Contract Risk Assessment Plan**

**ContractWorks**

The average Fortune 2000 company may be a party to as many as 40,000 active contracts, each one with its own set of authorities, enforcement, and...

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**Leveraging technology as a driver for improved client experience**

**HighQ**

As a consultant at a legal technology company, I obviously am a believer in the ability of technology to help make the practice of law more...

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**New Ohio Standard Authorization Forms for Use and Disclosure of Protected Health Information** Ohio

**Dinsmore & Shohl LLP**

Recently, the Ohio Department of Medicaid (ODM) finalized Ohio Administrative Code 5160-1-32.1 (the Final Rule) which provides two standard...

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**On Legal Teams and E-Discovery Processing**

**Kilpatrick Townsend & Stockton LLP**

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The Electronic Document Reference Model (EDRM) is an open source framework for the E-Discovery process...

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**Pennsylvania Supreme Court Permits Negligence Claim To Proceed In Data Breach Class Action** Pennsylvania

**Poyner Spruill LLP**

In finding a common law duty to protect employees' personal data, the Pennsylvania Supreme Court has unexpectedly, and dramatically, altered the...

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**The New Year Rings in New Requirements for NFA Member Asset Managers**  
**Ropes & Gray LLP**

In the final weeks of 2018, the National Futures Association ("NFA") issued new requirements applicable to asset managers who are members of the NFA...

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**Takeaways from the AICPA's 2018 Conference on Current SEC and PCAOB Developments**

**Paul Weiss**

In mid-December 2018, speakers and panelists representing regulatory and standard-setting bodies as well as auditors, registrants, securities counsel...

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**2019: Challenges and Opportunities**

**Freshfields Bruckhaus Deringer**

As we head into 2019, we wanted to share with you, based on our worldwide advice to clients, some of the likely challenges and opportunities we see...

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**HHS Releases Cybersecurity Guidance for Healthcare Organizations**

**Sidley Austin LLP**

On December 28, 2018, the U.S. Department of Health and Human Services (HHS) released a four-volume cybersecurity guidance document for healthcare...

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**ERISA Newsletter**

**Proskauer Rose LLP**

As we closed the door on 2018, we were met by two surprising decisions—one from a panel of the Second Circuit addressing employer...

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**When the U.S. Government Declares Companies Cyber-Insecure, We Should All Pay Attention**

**Sheppard Mullin Richter & Hampton LLP**

The U.S. Government is increasingly taking the initiative to alert companies to the cybersecurity risks of certain foreign corporations. Whether by...

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**2019 is the Year of . . . CCPA?** California

**Sheppard Mullin Richter & Hampton LLP**

Everyone who has been paying attention to privacy news knows that January 1, 2020 is the implementation date of the California Consumer Protection Act...

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**San Diego School System Hit Hack Exposes Data of More than 500,000 Students**

**Robinson & Cole LLP**

The San Diego School System has notified current and former students, as well as some employees, that hackers compromised its system and obtained...

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**Three Questions to Assess How Detailed Your Organization's Website Policy Should Be**

**Burns & Levinson LLP**

If your organization has a website, it probably needs a publicly posted privacy notice explaining how personal data is (or is not) collected, used...

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**New Year, New Vermont Law for Data Brokers** Vermont

**Reed Smith LLP**

Effective January 1, 2019, a new Vermont law imposes data security and annual disclosure obligations on data brokerage companies (e.g., Acxiom...

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**The FDIC Considers Modernizing its Brokered Deposit Rules**

**K&L Gates**

Brokered deposits is a hot topic once again. On December 19, 2018, the Federal Deposit Insurance Corporation (the "FDIC") published an advance notice...

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**Two More Cyber Attacks Reported - Ransomware Suspected at Several Major News Organizations and Hackers Threaten to Release 9/11 Insurance and Litigation Files**

**Robinson & Cole LLP**

Late last week, several major news organizations were hit with a ransomware attack believed to involve Ryuk ransomware that affected several Tribune...

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**Financial Services Update, Vol. 14, Issue 1**

**Winston & Strawn LLP**

Unquestionably, 2019 is set to be an exceptional year, especially in the field of financial services. The United Kingdom submitted on 29 March 2017...

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**Cybersecurity, Privacy and Data Protection Alert: A Guide to Protecting Your Data**

**Phelps Dunbar LLP**

Data most at risk includes Social Security numbers, health-related information, birth dates, financial data, PCI data, driver's licenses, passport...

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**Special Alert: FCC Announces Reassigned Numbers Database**

**Manatt Phelps & Phillips LLP**

On December 12, 2018, the Federal Communications Commission "[took] another important action to curb the tide of unwanted telephone calls by...

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**GAO studies fintech trends, recommends need for clarity on use of alternative data**

**Buckley Sandler LLP**

In December, the Government Accountability Office (GAO) issued a report entitled "Financial Technology: Agencies Should Provide Clarification on..."

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**Former Phillips 66 Employee Accused of Trade Secrets Theft**

**Winston & Strawn LLP**

On December 21, 2018, federal prosecutors announced that Hongjin Tan, a Chinese national and Oklahoma resident, had been arrested for stealing battery...

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**Cy pres-only class settlements - anticipated Supreme Court decision may never come to pass**

**Kilpatrick Townsend & Stockton LLP**

On April 30, the U.S. Supreme Court granted certiorari in a Ninth Circuit case approving a cy pres-only class action settlement. As we reported in a...

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**Regulating Stablecoins: Certain Stablecoins are Now Subject to the Texas Money Services Act**

**K&L Gates**

On January 2, the Texas Department of Banking ("DoB") updated Supervisory Memorandum - 1037 ("Guidance") which provides guidance regarding the...

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**Public Forums Underway in California Consumer Privacy Act Rulemaking**

**Bryan Cave Leighton Paisner LLP**

The California Consumer Privacy Act ("CCPA"), was passed last summer as a compromise to avoid a highly restrictive privacy regime slated to appear on...

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**AVs Help Amazon Smash Holiday Season Sales Record**

**Fisher Phillips**

Before your Christmas leftovers were even close to being eaten up, Amazon had already released a press release touting record-breaking sales figures...

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**The CFTC Wants to Know More About Ether: Your Feedback Could Impact Ether Futures in 2019**

**Orrick, Herrington & Sutcliffe LLP**

The CFTC is giving the public an opportunity to influence its views as they relate to Ethereum, Ether or similar virtual currencies or projects. On...

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**OCIE Publishes 2019 Enforcement Priorities**

**Morrison & Foerster LLP**

The SEC's Office of Compliance Inspections and Examinations (OCIE) published its 2019 examination priorities on December 20, 2018. Although OCIE's...

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**Bona Fide Prescriber-Patient Relationship Requirement for Controlled Substance Prescribing Effective January 4, 2019**

**Dykema Gossett PLLC**

Public Act 247 of 2107, MCL &sect; 333.7303a(2), requires that except as provided in exceptions detailed in administrative rules, a prescriber must...

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**Courts Remain Skeptical of Certifying Data Privacy Class Actions**

**Baker & Hostetler LLP**

In this era where there appears to be a new data security incident announced each month, there is surprisingly little class certification...

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**The Laws of AI and Machine Learning**

**Taylor Wessing**

AI has the potential not only to change, but to newly define large parts of how we live, interact and do business;...

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**New Year, New Data Security Requirement: South Carolina Adopts New Data Security Law**

**Bradley Arant Boult Cummings LLP**

On January 1st, South Carolina became the first state to adopt the model insurance data security law requiring certain insurance licensees to...

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**Offer and Sale of Digital Assets and Cybersecurity Among the Focus of SEC OCIE 2019 Examination Priorities**

**Katten Muchin Rosenman LLP**

In its annual report of examination priorities issued in late December 2018, the Securities and Exchange Commission's Office of Compliance...

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**Ready Tech Settles Privacy Shield Case with FTC**

**Reed Smith LLP**

Late last year, the Federal Trade Commission ("FTC") settled another enforcement action over false claims under the EU-U.S. Privacy Shield framework...

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**NASAA Proposes Investment Adviser Model Cybersecurity Rule**

**Mayer Brown**

On September 23, 2018, the North American Securities Administrators Association, Inc. ("NASAA") released a proposed model rule for state-registered...

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**Clarity and Progress at the USPTO: The USPTO Publishes Revised Guidance on Patent Eligible Subject Matter**

**Knobbe Martens**

On Monday, January 7, 2019, a revised guidance for subject matter eligibility (USPTO Section 101 Revised Guidance) will take effect at the USPTO...

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**New York governor creates task force to study digital currency industry** New York  
**Buckley Sandler LLP**

On December 21, the New York governor signed A08783, which creates a digital currency task force to conduct a comprehensive review related to the...

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**Neiman Marcus Settles Data Breach Litigation for \$1.5 Million** District of Columbia  
**Robinson & Cole LLP**

Neiman Marcus Group LLC has settled an investigation of its 2013 data breach with 43 states and the District of Columbia for \$1.5 million. The data...

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**Northern District of Calif. Holds Plaintiff's Medical Records are Not Discoverable in FCRA Case** California

**Troutman Sanders LLP**

The Northern District of California recently held that medical records are not discoverable in Fair Credit Reporting Act cases when a plaintiff only...

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**California and European Privacy FAQs: If a Service Provider has already agreed to a Data Processing Addendum that complies with the GDPR, is a business required to renegotiate the contract again for the CCPA?** California

**Bryan Cave Leighton Paisner LLP**

The California Consumer Privacy Act ("CCPA") was enacted in early 2018 as a political compromise to stave off a poorly drafted, and plaintiff's...

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**European Commission Provides a Last-Minute Holiday Gift**  
**Frost Brown Todd LLC**

With the hustle and bustle of the holiday season, it was easy to overlook the issuance of the written report from the European Commission concerning...

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**USPTO Updates 112 Guidance: Presumption Shift of Functional Limitations**  
**McKee Voorhees & Sease PLC**

Recently, the United States Patent & Trademark Office (USPTO) has announced plans to update their guidance on functional claim language under 112 and...

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**Top Cybersecurity Risks for Healthcare Industry**  
**Robinson & Cole LLP**

Clearwater Compliance's newest CyberIntelligence Insight Bulletin concludes that the top three cybersecurity risks for the healthcare industry, which...

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**Lawsuit Alleging that LATX Tokens are Securities Survives Motion to Dismiss** New Jersey

**Proskauer Rose LLP**

On December 10th, 2018, a U.S. District Judge for the District of New Jersey denied Latium Network, Inc. ("Latium") and its co-founders' motion to...

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**12 Attorneys General Sue for 2015 Breach in First Case of Its Kind** North Carolina

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**Poyner Spruill LLP**

North Carolina joined Attorneys General from a dozen states in suing Indiana based Medical Informatics Engineering (MIE) and affiliates. The...

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**GAO Recommends Enhancements to TSA's Cyber and Physical Security Programs****Crowell & Moring LLP**

Just as 2018 came to a close, the U.S. Government Accountability Office (GAO) released a report making recommendations to the Transportation Security...

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**2018 Year-End FDA Medical Device Highlights Include Proposed Changes Barnes & Thornburg LLP**

In case you thought your year-end was busy, there was quite a bit of activity at the FDA's Center for Devices and Radiological Health (CDRH). This...

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**Why Should You Be Thinking About Your Employees' Workplace Privacy? Troutman Sanders LLP**

Do you monitor your employees using technology? Would you consider making them wear wristbands or other devices capturing their every move? This...

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**2019: The Year Ahead for Employers****Jackson Lewis PC**

Labor and employment law saw a flurry of activity in 2018 as the Trump Administration's deregulation and pro-business policies took effect across the...

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**Former Employees' Retention of Login Credentials Can Cost You****Graydon Head & Ritchey LLP**

HHS announced another HIPAA settlement resolution at the end of last year, this time with Pagosa Springs Medical Center, a Colorado Hospital, for a...

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**If You Have Suggestions for Improving the HIPAA Privacy or Security Rule, Now Is the Time to Speak Up****Dykema Gossett PLLC**

On December 14, 2018, the U.S. Department of Health and Human Services' Office for Civil Rights (OCR) published a Request for Information (RFI) about...

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**HHS Releases Voluntary Healthcare Cybersecurity Practices****Holland & Knight LLP**

On Dec. 28, 2018, the U.S. Department of Health and Human Services (HHS) announced the release of voluntary cybersecurity practices and tools for the...

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**FINRA Publicizes Effective Practices at Members to Mitigate Cybersecurity Risks****Katten Muchin Rosenman LLP**

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The Financial Industry Regulatory Authority released a report on effective cybersecurity practices it observed at member firms related to branch...

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**Application Process for InCK and MOM Models Imminent**

**Manatt Phelps & Phillips LLP**

During 2018, the Center for Medicare & Medicaid Innovation (CMMI) at the Centers for Medicare & Medicaid Services (CMS) announced two new...

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**HIPAA Breach Notification: When and How to Self-Report**

**Holland & Hart LLP**

So you just discovered that protected health information ("PHI") from your organization was improperly accessed or disclosed. Are you required to...

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**Ninth Circuit Affirms Dismissal of Complaint Against Facebook for Collection of Browsing Data**

**Quarles & Brady LLP**

They see you when you're sleeping, they know when you're visiting health care-related websites... In December 2018, in the unpublished opinion of Smith...

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**How SEC's List of Examination Priorities for 2019 Will Affect Private Fund Advisers**

**Jones Day**

The Office of Compliance Inspections and Examinations ("OCIE") of the U.S. Securities and Exchange Commission has released its...

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**10 Tips for 10-Ks and Proxy Statements**

**Mayer Brown**

The SEC adopted "Disclosure Update and Simplification" amendments on August 17, 2018, which became effective on November 5, 2018...

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**HIPAA and Health Care Data Privacy - 2018 Year-in-Review**

**Mintz**

Today, we're looking back at HIPAA and other privacy and security developments in 2018. This past year saw continued HIPAA enforcement (including the...

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**OCR seeks public input on potential modifications to the HIPAA Rules**

**Thompson Coburn LLP**

On December 14, 2018, the Office for Civil Rights (OCR) published a Request for Information (RFI) that seeks public input on how the agency might...

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**Physician TV Interview Incurs \$125,000 HIPAA Fine**

**Poyner Spruill LLP**

No human instinct is as ingrained as the desire to defend oneself against unjust criticism. But that instinct must be tamed where personal health...

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**Impact of Government Shutdown on Scope of FDA, FSIS, and CSPC Activities**  
**Hogan Lovells**

On December 22, 2018, funding expired for certain agencies within the federal government, including the Food and Drug Administration (FDA), the U.S...

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**Subpoenas or Information Requests from Congressional Committees May Have Serious Consequences**

**Bryan Cave Leighton Paisner LLP**

Washington, D.C., is bracing for a new round of congressional investigations as a result of the November 2018 election changing control of the House...

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**Antitrust Trends in 2019: Enforcement Watch List for the Year to Come**  
**Cooley LLP**

As 2019 kicks off, the Cooley antitrust group highlights 10 recent developments and trends corporate counsel should be aware of - from the US Supreme...

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**A Review of the Most Popular Posts From 2018**

**Finnegan, Henderson, Farabow, Garrett & Dunner LLP**

Having said goodbye to 2018 a week ago, we thought we would take a look back at the most popular posts from the year. From posting about changes in...

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**Illinois Amends Payday Loan Reform Act Verification Fee Authority** Illinois

**Hudson Cook LLP**

On January 4, 2019, Illinois Governor Bruce Rauner signed HB 4873 into law. The new law modifies the Payday Loan Reform Act, which requires lenders to...

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**False Claims Act: 2018 Year-in-Review** Minnesota New York District of Columbia

**Wilmer Cutler Pickering Hale and Dorr LLP**

Federal False Claims Act (FCA) recoveries in fiscal year 2018 amounted to \$2.88 billion, down by roughly \$600 million from the prior year and dropping...

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**Mueller, 2020 Politics Undermine Efforts at Bipartisanship in 2019**

**Baker & Hostetler LLP**

Fresh-from-the-campaign idealism will collide with old-fashioned partisanship on Capitol Hill today as more than 100 first-time lawmakers are sworn...

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**For-profit education company forgoes collection on almost \$494 million in student loans** Illinois

**Buckley Sandler LLP**

On January 3, an Illinois-based for-profit education company settled with 49 state Attorneys General, agreeing to forgo collection of nearly \$494...

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**Uncertainty Returns to the Employment Landscape in 2019**

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**Ogletree Deakins**

The midterm elections that took place in November 2018 have the employer community wondering what to expect in 2019. This article will examine how...

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**Legislation & Politics - December 2018** Michigan Ohio**Winston & Strawn LLP**

General Motor Co.'s (GM) CEO Mary Barra met with Ohio Senator Sherrod Brown (D), Senator Rob Portman (R), and Representative Tim Ryan (D) in...

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**The Beltway Briefing - New Year, New Congress, Same Government Shutdown**

Audio

**Cozen O'Connor**

On our first Beltway Briefing of the new year, Howard Schweitzer, Blake Rutherford, and Kaitlyn Martin discuss where Washington stands on Day 19 of...

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**A Year in Review: Looking Back on the Forward Movement of the Cannabis Industry in 2018****Burns & Levinson LLP**

As we begin this New Year, we're taking some time to reflect on all that's transpired in the cannabis arena over the past 12 months. It's clear that...

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**Newly Passed Congressional Sexual Harassment Bill Aims to Set a "Positive Example" for Nation****Crowell & Moring LLP**

On December 13, 2018, Congress passed S. 3749, a bipartisan, bicameral bill to amend the Congressional Accountability Act of 1995 by providing new...

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**Time for 2019 Manufacturing Law Predictions: Drum Roll Please!****Robinson & Cole LLP**

The election of President Trump and a Republican controlled House and Senate in November 2016 brought a roll-back back from the aggressive...

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**PETA Weighs in on Live-Animal Mascots****Duane Morris LLP**

In typical fashion, People for the Ethical Treatment of Animals (PETA) recently called for an end to live Animal mascots at collegiate sporting...

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**Judge Blocks Enforcement of Some Aspects of Maryland's Online Political Advertising Law****Frankfurt Kurnit Klein & Selz PC**

Maryland's Online Electioneering and Accountability Act expanded the state's existing campaign finance laws to require online platforms to publish and...

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**Las asociaciones público-privadas (P3) para el sector de la educación superior siguen ganando impulso**

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**Bilzin Sumberg**

La semana pasada, el Consejo Directivo de Michigan State University autorizó la negociación de un acuerdo de asociaciones público-privadas (P3) con el...

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**Prop 65 Plaintiffs Ring In New Year with Aggressive Enforcement** California**Kelley Drye & Warren LLP**

Proposition 65 plaintiff groups are starting 2019 with a practically unprecedented bounty of enforcement actions underway. According to information...

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**It's in Washington's Best Interests to Engage China as a Partner, Not as an Adversary****Garvey Schubert Barer**

In March 1979, the American-flagged ship Letitia Lykes sailed into Shanghai harbor, where it was festooned with flowers and greeted by diplomats...

---

**Status of US-UK 123 Agreement Regarding Nuclear Trade****Morgan Lewis**

The United Kingdom's exit from the European Union, set for March 29, 2019, will also include withdrawal of the United Kingdom from the European...

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**H-1B Visa Filing Season Starts April 1****Dinsmore & Shohl LLP**

April 1, 2019 is the first day U.S. Citizenship and Immigration Services (USCIS) may accept H-1B specialty worker...

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**Court Orders Stay of Order Declaring Individual Mandate Unconstitutional and Inseverable** Texas**Cozen O'Connor**

We previously reported that District Court Judge Reed O'Connor of the Northern District of Texas declared on December 14, 2018 (1) that the Affordable...

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**Government shutdown affects antitrust and CFIUS reviews of transactions****Hogan Lovells**

After Congress failed to enact appropriations legislation, the United States federal government partially shut down beginning at midnight on 22...

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**New Covered Agreement on Insurance and Reinsurance Prudential Measures: Covered Agreement between the United States and the United Kingdom Is Designed to Provide Market Continuity and Regulatory Certainty for U.S. and U.K. Insurers Post-Brexit****Sullivan & Cromwell LLP**

On December 19, 2018, the United States and the United Kingdom ("U.K.") jointly announced the signing of the Bilateral Agreement between the United...

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**Recruitment and placement of seafarers in El Salvador**

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**Arias**

On February 20, 2018, Congress approved Legislative Decree Number 914, which contains the "Special Regulatory Law for the Recruitment and Placement...

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**Two Weeks and Counting: How Will the Federal Court System Handle the Ongoing Government Shutdown?****Troutman Sanders LLP**

More than two weeks have passed since the government shutdown began on December 22, 2018, and there is still no immediate end in sight. President...

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**The 2019 U.S. Federal Government Shutdown and its Potential Impact on Biologics****Patterson Belknap Webb & Tyler LLP**

On December 22, 2018, the United States federal government entered a partial shutdown, which now enters its 19th day. If the shutdown continues...

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**Washington Tax Update: Congress, Treasury, Global Potomac Law Group PLLC**

Congress returned to work on January 3rd, with the Democrats taking over control of the House and Nancy Pelosi (D-CA) as the...

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**Government Shutdown Does Not Postpone Product Safety Reporting Obligations****Crowell & Moring LLP**

Do not assume a government shutdown means that reporting obligations at the CPSC are on hold. While the Commission's staff designated as essential...

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**BYOB - It's a Jersey Thing** New Jersey**Cole Schotz PC**

New Jersey restaurant and club owners who do not possess a coveted New Jersey liquor license can now advertise that they allow customers to bring...

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**Top 5 Predictions for UK White Collar Defence in 2019****Greenberg Traurig LLP**

In September 2018, the new Serious Fraud Office (SFO) Director Lisa Osofsky indicated various areas of focus for her tenure. Speeches given in Ms...

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**Incoming! Private Sector Should Anticipate a Wave of Investigations From the New Democratic House of Representatives****O'Melveny & Myers LLP**

The 116th Congress was sworn in today, officially shifting control of the House of Representatives to the Democratic Party for the first time in...

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**Congress: Week in Review | January 3, 2019****McGuireWoods Consulting LLC**

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The partial government shutdown entered its 13th day this morning amid the standoff between the President and Congress over his request for \$5 billion...

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**FERC Commissioner McIntyre Passes Away**

**Morgan Lewis**

The passing of Federal Energy Regulatory Commission (FERC) Commissioner and former Chair Kevin McIntyre on January 2 is noted with regret, and with...

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**Partial Government Shutdown Disrupts Federal Register**

**Morgan Lewis**

The Office of the Federal Register (OFR) is impacted by the partial government shutdown, and is now operating under the special procedures set forth...

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**Check Please: New Requirements for Massachusetts Tipped Employees**

Massachusetts

**Littler Mendelson PC**

The Massachusetts Attorney General's Office recently published guidance regarding how a new tipped-employee law is to be applied. Employers must now...

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**As the Commercial Market Expands Government Terrorism Mechanisms Pull Back**

Northern Ireland

**Squire Patton Boggs**

In response to the terrorist attacks of the 2000s, a number of governments established insurance-like mechanisms to address the catastrophic effects...

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**EC Sets Contingency Plan for No-Deal Brexit**

**Katten Muchin Rosenman LLP**

The European Commission unilaterally implemented a "no-deal" contingency plan in the event that a Brexit withdrawal agreement is not signed by March...

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**The Weekly Hill Update**

**Baker & Hostetler LLP**

The 116th Congress convenes for its first full week of session, with no end in sight to a standoff over border wall funding that has shut down about...

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**Government Shutdown Increasing E-Verify Employers' I-9 Tasks**

**Dickinson Wright**

As the impasse continues regarding government funding, E-Verify employers are left with an ongoing challenge to keep track of Forms I-9 that they...

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**The Writing is on the Wall: A \$15 Minimum Wage Edges Toward the New Normal**

**Ford & Harrison LLP**

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As Democrats take over the House of Representatives this month, some will be pushing to increase the federal minimum wage, which has remained stagnant...

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### **The State AG Report Weekly Update January 3, 2019**

#### **Cozen O'Connor**

Former Kentucky AG Greg Stumbo, a Democrat, announced his candidacy for Kentucky AG in 2019. Stumbo is an attorney in private practice who previously...

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### **The Child Victim Act: Latest Developments As the Legislature Convenes** New York

#### **Seyfarth Shaw LLP**

Democrats now control both houses of the New York Legislature as well as the Governor's office. A host of legislation may be in the offing. One...

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### **How Did We Get Here? A Quick Look at North Carolina Occupational Licensing Legislation** North Carolina

#### **Ward and Smith, P.A.**

During the past four years, numerous bills concerning North Carolina's occupational licensing boards have been proposed, but few have passed in the...

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### **Federal Government Partial Shutdown Update**

#### **Smith Currie & Hancock**

Now in its third week, the partial shutdown of the Federal Government has left many contractors unsure of how to proceed and, once the shutdown ends...

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### **New House Democratic Majority Proposes Aggressive Antitrust Scrutiny**

#### **King & Spalding LLP**

The new House Democratic majority sworn in last Thursday intends to ramp up antitrust oversight, pledging to "crack down on corporate monopolies and..."

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### **Taxation & Representation, January 8, 2019**

#### **Brownstein Hyatt Farber Schreck LLP**

Welcome to the 116th Congress! Congressional members have been sworn in and are back in Washington. The big caveat — the U.S. government remains shut...

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### **2018 Protest Roundup**

#### **Morrison & Foerster LLP**

In this post, we not only provide our regular recap of key protest decisions from December 2018, but also discuss some of the key decisions from 2018...

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### **FCC Shut Down Procedures Go Into Effect January 3, 2019**

#### **Potomac Law Group PLLC**

The Federal Communication has suspended most operations beginning mid-day on Thursday, January 3, 2019, as it announced it would, due to a lapse in...

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**New Farm Bill Expands, Extends RBIC Program Through 2023**  
**McGuireWoods LLP**

The new Agriculture Improvement Act of 2018 (2018-2019 Farm Bill) contains selected revisions to the Rural Business Investment Company (RBIC) program...

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**The Latest in PETA's Crustacean Crusade**  
**Duane Morris LLP**

People for the Ethical Treatment of Animals (PETA) recently filed a complaint alleging Animal cruelty at a Maine lobster processing plant. PETA...

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**Amazon counterfeit problem, Richemont signs up with Alibaba, and branding turns into blinding: news digest**

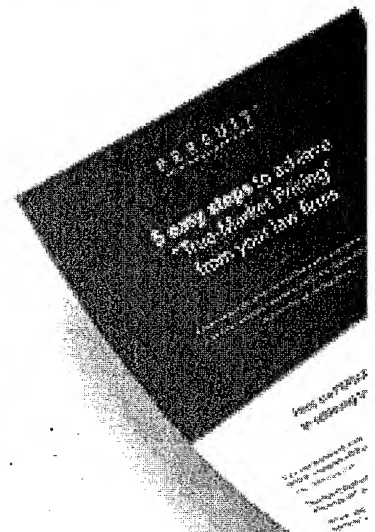
**World Trademark Review**

Every Tuesday and Friday, WTR presents a round-up of news, developments and insights from across the trademark sphere. In our latest edition, we look...

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Internet & Social Media

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A structured guide to privacy and data security provisions for telecoms services in Russia

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**Esin Attorney Partnership**

A structured guide to privacy and data security provisions for telecoms services in Turkey

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**Telecoms privacy and data security provisions in Nigeria**  
**Advocaat Law Practice**

A structured guide to telecoms privacy and data security provisions in Nigeria

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**New gTLD Sunrise Availability January and February 2019**  
**Spruson & Ferguson**

Generic top-level domains (gTLD) such as .com, .net and .org typically cycle through a "Sunrise Period" prior to becoming available to the general...

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**IAM's IP personalities of 2018, part two**  
**IAM**

Having began 2018 as a name partner in the strategic IP advisory Quatela Lynch McCurdy, and the CEO of its offshoot Provenance Asset Group, Dan...

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**IT & Data Protection**



**Electronic marketing and internet use in Turkey**  
**CDCA**

A structured guide to electronic marketing and internet use in Turkey

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**Digital advertising and marketing in Malta**  
**Camilleri Preziosi**

A structured guide to digital advertising and marketing in Malta

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**Electronic marketing and internet use in Belgium**  
**Astrea**

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**Electronic marketing and internet use in Italy**  
**ICT Legal Consulting**

A structured guide to electronic marketing and internet use in Italy

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**Virtual currencies in the UK**  
**Ramparts**

A structured guide to virtual currency laws in the UK

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**Data Security and Cybercrime in Sweden**  
**Affärsadvokaterna i Sverige AB**

A structured guide to data protection and cyber security in Sweden

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**Fintech in Switzerland**

**VISCHER AG**

A structured guide to the law and regulations applicable to Fintech

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**Life Sciences: Compliance and enforcement in Denmark**

**Accura Advokatpartnerselskab**

A structured guide to compliance and dishonest practices in Denmark

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**Digital advertising and marketing in Belgium**

**Lydian**

A structured guide to digital advertising and marketing in Belgium

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**Fintech in Israel**

**Herzog Fox & Neeman**

A structured guide to fintech in Israel

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**Digital advertising and marketing in Germany**

**SKW Schwarz Rechtsanwälte**

A structured guide to digital advertising and marketing in Germany

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**Digital advertising and marketing in Brazil**

**Pinheiro Neto Advogados**

A structured guide to digital advertising and marketing in Brazil

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**Digital advertising and marketing in Sweden**

**Mannheimer Swartling**

A structured guide to digital advertising and marketing in Sweden

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**Fintech in Kenya**

**Bowmans**

A structured guide to fintech in Kenya

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**Fintech in Turkey**

**SRP Legal**

A structured guide to Fintech in Turkey

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**Life Sciences: product regulation and liability in China**

**Ropes & Gray LLP**

A structured guide to product regulation and liability laws in China

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**Electronic marketing and internet use in Japan**

**Nishimura & Asahi**

A structured guide to electronic marketing and internet use in Japan

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**The EU sheds light on the impact of the GDPR on Non-EU entities**

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**Nishimura & Asahi**

A structured guide to electronic marketing and internet use in Japan

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**The EU sheds light on the impact of the GDPR on Non-EU entities****Hergüner Bilgen Özeke**

Non-EU entities have long been speculating to what extent the General Data Protection Regulation will affect business with EU countries. The European...

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**Demystifying patent analytics in the boardroom** Audio**Clarivate Analytics**

Interpreting and understanding the patent landscape for a given technology or industry is essential for commercial IP teams and R&D functions to...

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**Navigating China's evolving innovation landscape****Clarivate Analytics**

China is the world's major source of patent data today. Its recent growth rate in innovation has been phenomenal, making China critical to the global...

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**Global Data Protection Predictions 2019****Herbert Smith Freehills LLP**

2018 was a landmark year for data protection and privacy; the EU General Data Protection Regulation ("GDPR") came into effect on 25 May 2018 and...

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**ICC strives for greater transparency and efficiency in updated practice note to parties and arbitral tribunals on the conduct of arbitration under the ICC rules****Herbert Smith Freehills LLP**

On 20 December 2018, the International Court of Arbitration of the International Chamber of Commerce (ICC) published updated guidance on the conduct...

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**Jones Day Video: Corporate Tax Audits and Data Protection Regulations****Jones Day**

Partner Chuck Hodges discusses issues related to corporate tax audits and global data protection regulations. He notes that because most corporate...

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Public

**Anti-corruption & Bribery in France****Reed Smith LLP**

A structured guide to anti-corruption and bribery in France

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**Brexit - Practical Contracting Considerations for Suppliers****The Contract Centre GmbH**

At the time of writing, it would be a brave soul who would now predict the ultimate outcome emanating from the Brexit referendum decision (e.g. hard...

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## **Deal or no deal — what happens to my intellectual property rights after Brexit?**

### **UDL Intellectual Property**

Brexit is the name most commonly used to refer to the United Kingdom's (UK's) exit from the EU (EU). Following a referendum in June 2016, the UK...

## **Other top stories**

**Real estate investment in the USA**

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**The trademark stories to follow in 2019**

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**The Art of (Cyber) War, Or How A Little Known Policy Exclusion Can Nullify Your Insurance Coverage**

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**The CA Consumer Privacy Act: The NEW Elephant in the Room**

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**Privacy Shield Update: Commission Report, Ombudsperson Deadline, Brexit Guidance**

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**Why Public WiFi is a Health Hazard** Audio

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**SEC Chairman comments on brexit, LIBOR and cybersecurity risks**

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**The Government Shutdown May Impact the Timing of Your Deal**

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**The Piper is Finally Paid - the Hatch-Goodlatte Music Modernization Act Becomes Law**

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**CNIL Publishes Guidance on Data Sharing with Business Partners or Data Brokers**

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## **International developments**

**Amendments to the Network Act Coming into Effect in 2019**

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**Cabinet Postpones Dual-Use Items Regulation until 1 January 2020**

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**Anti-corruption & Bribery in India**

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**Life Sciences: Compliance and enforcement in Greece**

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**Fintech in South Africa**

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**Bill C-262 Is One Step Closer to Becoming Law in Canada**

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**Fintech in Malta**

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**What Brexit means for Guernsey and Jersey**

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**China Cybersecurity and Data Protection: Monthly Update - December 2018 Issue**

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**What You Always Wanted to Know About Fintech Regulation, But Were Afraid to Ask...**

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